

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF TENNESSEE  
COLUMBIA DIVISION**

In re: § Case No. 12-01993  
§  
§ WILLIAM LOYD CALAHAN §  
§ SHERRY JUSTENE CALAHAN §  
§  
§ Debtors §

## **TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 02/29/2012. The undersigned trustee was appointed on 02/29/2012.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. § 704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized gross receipts of \_\_\_\_\_ \$89,000.00

4. The trustee realized gross receipts of \$89,000.00

Funds were disbursed in the following amounts:

Payments made under an interim distribution	\$0.00
Administrative expenses	\$4,375.22
Bank service fees	\$165.37
Other Payments to creditors	\$23,435.36
Non-estate funds paid to 3 <sup>rd</sup> Parties	\$17,782.32
Exemptions paid to the debtor	\$0.00
Other payments to the debtor	\$0.00
Leaving a balance on hand of <sup>1</sup>	\$43,241.73

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

<sup>1</sup> The balance on funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursements will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 07/03/2012 and the deadline for filing government claims was \_\_\_\_\_. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.
7. The Trustee's proposed distribution is attached as **Exhibit D**.
8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$6,810.88. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$6,810.88, for a total compensation of \$6,810.88<sup>2</sup>. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00, and now requests reimbursement for expenses of \$4.98, for total expenses of \$4.98.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 08/30/2013

By: /s/ Eva M. Lemeh  
Trustee

**STATEMENT:** This Uniform form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

**FORM 1**  
**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Page No: 1

Exhibit A

Case No.: 12-01993  
Case Name: CALAHAN, WILLIAM LOYD AND CALAHAN, SHERRY JUSTENE  
For the Period Ending: 8/30/2013

Trustee Name: Eva M. Lemeh  
Date Filed (f) or Converted (c): 02/29/2012 (f)  
§341(a) Meeting Date: 04/03/2012  
Claims Bar Date: 07/03/2012

1	2	3	4	5	6	
Ref. #	Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA =§ 554(a) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	2445 Old Farmington Rd. Lewisburg TN	\$118,500.00	\$98,500.00		\$0.00	FA
2	1/2 Interest in 5747 Old Natchez Trace Primm Springs TN	\$90,300.00	\$60,300.00		\$89,000.00	FA
3	CB&S Bank - checking	\$800.00	\$0.00		\$0.00	FA
4	CB&S Bank - savings	\$300.00	\$0.00		\$0.00	FA
5	CB&S Bank - savings	\$600.00	\$0.00		\$0.00	FA
6	CB&S Bank - Christmas Club	\$200.00	\$0.00		\$0.00	FA
7	HHG	\$3,665.00	\$0.00		\$0.00	FA
8	Personal clothing	\$250.00	\$0.00		\$0.00	FA
9	Wedding set, various jewelry	\$300.00	\$0.00		\$0.00	FA
10	Gun (2), camera, various fishing equipment	\$400.00	\$0.00		\$0.00	FA
11	401K with CKNA	\$25,000.00	\$0.00		\$0.00	FA
12	2011 Estimated tax refund	\$834.00	\$0.00		\$0.00	FA
13	2010 GMC Sierra 1500 SLE Crew Cab 4WD	\$27,500.00	\$0.00		\$0.00	FA
14	2000 Ford Explorer XLT 4D Utility	\$4,925.00	\$0.00		\$0.00	FA
15	2007 4Wheeler	\$500.00	\$0.00		\$0.00	FA
<b>TOTALS (Excluding unknown value)</b>						<b>Gross Value of Remaining Assets</b>
		<b>\$274,074.00</b>	<b>\$158,800.00</b>		<b>\$89,000.00</b>	<b>\$0.00</b>

**Major Activities affecting case closing:**

EMAIL TO WALDSCHMIDT TO REPRESENT ESTATE IN PARTITION ACTION ON HOUSE CO-DEBTOR OWNS WITH BROTHER-EML

Filed notice of assets and motions to employ attorney Lemeh and accountant Williams -dp.

Email to Mimi to look at both properties -dp.

Email to April to get address -dp.

Draft letter to Potts to Eva. Need mortgage payoff & address of Potts before sending -dp

4/11/12 - received email from Jody/Harlan -dp.

4/12/12 - Email to Eva if ok to send letter now -dp.

**FORM 1**  
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Page No: 2

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Trustee Name: Eva M. Lemeh  
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Claims Bar Date: 07/03/2012

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Need payoff from E\*Trade Bank (reassignment of DOT from Amsouth for R1734/8 - 5747 Old Natchez Trace, Primm Springs).

-Online chat w/Etrade - only gave number 1-800-387-2331.

-Called 1-800-387-2331 & could not get past automated system -dp.

-Called mortgage number (866) 344-0552 and they could not help.

-Called Bankruptcy number 800-850-4622 and they could not help.

-Called Trustee Hotline at 215-734-5149 and went to voice mail << Will try them later. -dp.

Sent partition letter to Potts 4/12/12 giving 30 days to respond -dp.

Filed orders to employ attorney Lemeh and accountant Williams -dp.

tew jeff potts 931-623-1073 (deana called also 931-374-5010-she calls on his behalf)-he is working on a loan to purchase his sister's half interest; he wil sign loan docs next week and he will send me the check after he receives the money-look for check after 05/15/12-empl

tcw sherry calahan 931-993-0819

Email to Wendy Warren to get employed and file adversary to partition real estate.

Filed motion to employ Bass, Berry & Sims -dp.

5747 Old Natchez Trace, Primm Springs, TN 38476. DOT R1734/8-16 AmSouth 7/18/03 \$50,000, Assigned to E\*Trade Bank 3/11/05 R1862/584. I called the Trustee Hotline at 215-734-5149 and went to voice mail, so I left a voice mail with my cell phone # - with Case number, debtors names, DOT & Assignment bk/pg - need payoff or poc filed. See 4/10/12 note for how I arrived at the hotline number -dp.

Janet Morrison returned my call to the trustee hotline (she is with GMAC - not sure what the deal is as I got the number from E\*Trade). Her fax is 866-205-6407. I faxed her the dot and assignment for 5747 Old Natchez Trace to see if she can find it in their system. Fax record is in documents category pop/vin/dot. -dp.

In the afternoon, Janet called again and still is unable to find anything and she is not sure of their relationship to E-Trade -dp.

6/26/12 End of day status: Janet Morrison called again. They can't find anything, so either the Trustee hotline number given to me by E-Trade (which is answered by Gmac) was because E-Trade thought Gmac handled the loan or Gmac does handle the loan and can't find it or E-Trade does handle the loan. Either way, it's a dead-end. Will send rule 3 letter. -dp.

Ordered title search for 5747 Old Natchez Trace, Primm Springs, TN 38476 -dp.

QuickSearch did not receive 7/12 email - resent to them today.

Filed order to employ Bass, Berry & Sims.

Title search received and fwd to BBS & Eva.

Rule 3 letter sent to E\*TRADE Bank at address from FDIC Bank Find (we have dot & assignment to E\*Trade; need poc for payoff - unable to establish communication with E\*Trade) -dp.

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BBS Update:

08/02/12 - spoke to Jeff Potts and gave deadline of 8/10/12 to receive proof of loan processing and notice of intent to pay \$30K for Debtor's interest

08/06/12 - received information regarding Jeff Potts obtaining loan to settle matter; will follow up in 60 days

tcw debtor 931-993-1747-the house caught on fire and burned down; farm bureau in columbia carried the policy; will contact agent and advise co-debtor's portion must come to the estate-eml

Fax to Mike Jernigan with Farm Bureau Insurance with letter on bkcy estate's interest in 5747 Old Natchez Trace, and appt as Trustee -dp.

Eva: Jernigan with Farm Bureau is sending our request to the proper person -dp.

BBS Update: received information regarding Jeff Potts obtaining loan to settle matter; will follow up in 60 days

Call to Jeff Potts to inquire about house fire; no return call yet

See 10/9 email from Wendy Warren - she is in contact with the Ins adjuster -dp.

BB&S Status: 10/08/12 - WMW spoke with Dale Garton of Farm Bureau regarding fire

tcw ins adjuster-check will be mailed to me in few weeks; will be for 89,000 so payoff lien and pay jeff potts his half; balance to estate-eml

emailed humphreys to file motion for payment; dpolston to order payoff from amsouth-eml

Need payoff for 5747 old natchez trace property in prim springs, Tennessee. Called E-Trade Trustee Hotline at 215-734-5149 and spoke to Linda Brown. They only track on bankruptcy case numbers and loan account numbers. Ms. Brown checked with her manager and called me back. They also checked Pacer to look for anything on the case that would help and were not able to find the account, so they think that they no longer service the loan.

Case notes detail prior activity (calls, faxes, and Rule 3 to E-Trade using address on corp reassignment from Amsouth to E\*Trade Bank)

etrade info for payoff lienholder is pnc lending services -address mail payments 2730 liberty avenue, pittsburg, pa 15222- contact info 866-622-2657- acct no. 7901009002281930

received check from tennessee farmers ins co; need potts to sign release; need to locate lienholder if etrade will not take proceeds to payoff loan; instructed pinnacle not to take fees out because bulk of money payoff for lienholder-eml

jeff potts(615-305-6906)address: 5763 Old Natchez Trace Road, Primm Springs, TN 38476; deana's address 2445 Old Farmington Road, Lewisburg, TN 37091-eml

potts wants to purchase debtor's half interest in the lot; tax value of land 30,000 so can sell to him for 15,000 (can take it out of his half of the insurance proceeds-eml

Called 866-622-2657, Bankruptcy extn is 66008. Acct no. 7901009002281930. Kristina will fax payoff through 2/28 of \$23,435.36 and documents showing they service the loan (they can't provide the Etrade contract-confidential agreement). Call initially answered as PNC Lending Services, extn answers as PNC Bank -dp.

Received payoff from PNC -dp.

Filed motion to sell Debtors' half interest in 5747 Old Natchez Trace, Primm Springs TN 38476 to Jeffrey Tommy Potts -dp.

Tax Return information sent to Larry Williams -dp.

Filed order to sell rp -dp. Case 1:12-bk-01993 Doc 61 Filed 10/21/13 Entered 10/21/13 10:12:39 Desc Main Document Page 5 of 16

**FORM 1**  
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Filed report of sale for 5747 Old Natchez Trace -dp.

Reviewed time/expenses and sent email to Eva with draft motions to pay attorney Lemeh and accountant Williams -dp.

Filed motions to pay attorney Lemeh and accountant Williams -dp.

Filed orders to pay accountant Williams and attorney Lemeh -dp.

Initial Projected Date Of Final Report (TFR): 03/03/2013

Current Projected Date Of Final Report (TFR): 10/02/2013

/s/ EVA M. LEMEH

EVA M. LEMEH

**FORM 2****CASH RECEIPTS AND DISBURSEMENTS RECORD**

**Case No.** 12-01993  
**Case Name:** CALAHAN, WILLIAM LOYD AND CALAHAN, SHERRY JUSTENE  
**Primary Taxpayer ID #:** \*\*\*\*\*0727  
**Co-Debtor Taxpayer ID #:**  
**For Period Beginning:** 2/29/2012  
**For Period Ending:** 8/30/2013

**Trustee Name:** Eva M. Lemeh  
**Bank Name:** PINNACLE BANK  
**Checking Acct #:** \*\*\*\*\*0090  
**Account Title:** escrow  
**Blanket bond (per case limit):** \$12,500,000.00  
**Separate bond (if applicable):**

1	2	3	4	5	6	7	
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
02/25/2013	(2)	TENNESSEE FARMERS MUTUAL INS CO	insurance proceeds paid to estate for loss of real property 5747 old natchez trace, primm, tennessee	1110-000	\$89,000.00		\$89,000.00
02/26/2013	3001	CLC Consumer Services Co. for ETrade Bank	payoff loan number 7901009002281930 on 5747 Old Natchez Trace, Primm, TN 38476-Jef Potts	4110-000		\$23,435.36	\$65,564.64
02/26/2013	3002	CLC Consumer Services Co. for ETrade Bank	Void and Reissue was clicked multiple times	4110-000		\$23,435.36	\$42,129.28
02/26/2013	3002	VOID: CLC Consumer Services Co. for ETrade Bank	Void and Reissue was clicked multiple times	4110-000		(\$23,435.36)	\$65,564.64
02/26/2013	3003	CLC Consumer Services Co. for ETrade Bank	Void and Reissue was clicked multiple times	4110-000		\$23,435.36	\$42,129.28
02/26/2013	3003	VOID: CLC Consumer Services Co. for ETrade Bank	Void and Reissue was clicked multiple times	4110-000		(\$23,435.36)	\$65,564.64
02/26/2013	3004	CLC Consumer Services Co. for ETrade Bank	Void and Reissue was clicked multiple times	4110-000		\$23,435.36	\$42,129.28
02/26/2013	3004	VOID: CLC Consumer Services Co. for ETrade Bank	Void and Reissue was clicked multiple times	4110-000		(\$23,435.36)	\$65,564.64
02/26/2013	3005	CLC Consumer Services Co. for ETrade Bank	Void and Reissue was clicked multiple times	4110-000		\$23,435.36	\$42,129.28
02/26/2013	3005	VOID: CLC Consumer Services Co. for ETrade Bank	Void and Reissue was clicked multiple times	4110-000		(\$23,435.36)	\$65,564.64
03/30/2013	3006	Bass, Berry & Sims PLC	pay attys fees per order entered 03/25/13	3210-000		\$2,590.50	\$62,974.14
03/30/2013	3007	Bass, Berry & Sims PLC	pay attys exps per order entered 03/25/13	3220-000		\$32.72	\$62,941.42
06/20/2013		REVERSE STOP PMT ON CK 3001	CHECK WAS NEGOTIATED	4110-000		\$23,435.36	\$39,506.06
06/20/2013	3001	STOP PAYMENT: CLC Consumer Services Co. for ETrade Bank	payoff loan number 7901009002281930 on 5747 Old Natchez Trace, Primm, TN 38476-Jef Potts	4110-004		(\$23,435.36)	\$62,941.42
06/20/2013	3008	Jeffrey Tommy Potts	pay co-owners half of insurance proceeds less 15,000 for purchase of debtor's half interest in land per oder to sell entered 03/29/13	8500-002		\$17,782.32	\$45,159.10
07/18/2013		Pinnacle Bank	Bank Fee for June, 2013	2600-000		\$92.76	\$45,066.34
07/26/2013	3009	Larry Williams	per order to pay entered on 07/26/13	3410-000		\$400.00	\$44,666.34

**FORM 2****CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No. 12-01993  
 Case Name: CALAHAN, WILLIAM LOYD AND CALAHAN, SHERRY JUSTENE  
 Primary Taxpayer ID #: \*\*\*\*\*0727  
 Co-Debtor Taxpayer ID #: \_\_\_\_\_  
 For Period Beginning: 2/29/2012  
 For Period Ending: 8/30/2013

Trustee Name: Eva M. Lemeh  
 Bank Name: PINNACLE BANK  
 Checking Acct #: \*\*\*\*\*0090  
 Account Title: escrow  
 Blanket bond (per case limit): \$12,500,000.00  
 Separate bond (if applicable): \_\_\_\_\_

1	2	3	4	5	6	7	
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
07/26/2013	3010	EVA M. LEMEH, ESQUIRE	per order to pay entered on 07/26/13	3110-000		\$1,167.50	\$43,498.84
07/26/2013	3011	EVA M. LEMEH, ESQUIRE	per order to pay entered on 07/26/13	3120-000		\$184.50	\$43,314.34
08/02/2013		Pinnacle Bank	Pinnacle Analysis	2600-000		\$72.61	\$43,241.73

<b>TOTALS:</b>	\$89,000.00	\$45,758.27	\$43,241.73
<b>Less: Bank transfers/CDs</b>	\$0.00	\$0.00	
<b>Subtotal</b>	\$89,000.00	\$45,758.27	
<b>Less: Payments to debtors</b>	\$0.00	\$0.00	
<b>Net</b>	\$89,000.00	\$45,758.27	

**For the period of 2/29/2012 to 8/30/2013**

Total Compensable Receipts:	\$89,000.00
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	<u>\$89,000.00</u>
Total Internal/Transfer Receipts:	\$0.00
Total Compensable Disbursements:	\$27,975.95
Total Non-Compensable Disbursements:	\$17,782.32
Total Comp/Non Comp Disbursements:	<u>\$45,758.27</u>
Total Internal/Transfer Disbursements:	\$0.00

**For the entire history of the account between 02/25/2013 to 8/30/2013**

Total Compensable Receipts:	\$89,000.00
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	<u>\$89,000.00</u>
Total Internal/Transfer Receipts:	\$0.00
Total Compensable Disbursements:	\$27,975.95
Total Non-Compensable Disbursements:	\$17,782.32
Total Comp/Non Comp Disbursements:	<u>\$45,758.27</u>
Total Internal/Transfer Disbursements:	\$0.00

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 Bank Name: PINNACLE BANK  
 Checking Acct #: \*\*\*\*\*0090  
 Account Title: escrow  
 Blanket bond (per case limit): \$12,500.000.00  
 Separate bond (if applicable): \_\_\_\_\_

1	2	3	4	5	6	7	
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSE	ACCOUNT BALANCES
	<u>\$89,000.00</u>	<u>\$45,758.27</u>	<u>\$43,241.73</u>

**For the period of 2/29/2012 to 8/30/2013**

Total Compensable Receipts:	<u>\$89,000.00</u>
Total Non-Compensable Receipts:	<u>\$0.00</u>
Total Comp/Non Comp Receipts:	<u>\$89,000.00</u>
Total Internal/Transfer Receipts:	<u>\$0.00</u>
Total Compensable Disbursements:	<u>\$27,975.95</u>
Total Non-Compensable Disbursements:	<u>\$17,782.32</u>
Total Comp/Non Comp Disbursements:	<u>\$45,758.27</u>
Total Internal/Transfer Disbursements:	<u>\$0.00</u>

**For the entire history of the case between 02/29/2012 to 8/30/2013**

Total Compensable Receipts:	<u>\$89,000.00</u>
Total Non-Compensable Receipts:	<u>\$0.00</u>
Total Comp/Non Comp Receipts:	<u>\$89,000.00</u>
Total Internal/Transfer Receipts:	<u>\$0.00</u>
Total Compensable Disbursements:	<u>\$27,975.95</u>
Total Non-Compensable Disbursements:	<u>\$17,782.32</u>
Total Comp/Non Comp Disbursements:	<u>\$45,758.27</u>
Total Internal/Transfer Disbursements:	<u>\$0.00</u>

## CLAIM ANALYSIS REPORT

Page No: 1

Exhibit C

Case No. 12-01993  
 Case Name: CALAHAN, WILLIAM LOYD AND CALAHAN, SHERRY JUSTENE  
 Claims Bar Date: 07/03/2012

Trustee Name: Eva M. Lemeh  
 Date: 8/30/2013

Claim No.:	Creditor Name	Claim Date	Claim Class	Claim Status	Uniform Tran Code	Scheduled Amount	Claim Amount	Amount Allowed	Amount Paid	Interest	Tax	Net Remaining Balance
	BASS, BERRY & SIMS PLC 150 Third Avenue South, Suite 2800 Nashville TN 37201	06/21/2012	Attorney for Trustee Fees (Other Firm)	Allowed	3210-000	\$0.00	\$2,590.50	\$2,590.50	\$2,590.50	\$0.00	\$0.00	\$0.00
	BASS, BERRY & SIMS PLC 150 Third Avenue South, Suite 2800 Nashville TN 37201	06/21/2012	Attorney for Trustee Expenses (Other Firm)	Allowed	3220-000	\$0.00	\$32.72	\$32.72	\$32.72	\$0.00	\$0.00	\$0.00
	EVA M. LEMEH, TRUSTEE 4300 Kings Lane Nashville TN 37218	04/04/2012	Trustee Expenses	Allowed	2200-000	\$0.00	\$4.98	\$4.98	\$0.00	\$0.00	\$0.00	\$4.98
	EVA M. LEMEH, ESQUIRE 4300 KINGS LANE NASHVILLE TN 37218	04/04/2012	Attorney for Trustee Fees (Trustee Firm)	Allowed	3110-000	\$0.00	\$1,167.50	\$1,167.50	\$1,167.50	\$0.00	\$0.00	\$0.00
	EVA M. LEMEH, ESQUIRE 4300 KINGS LANE NASHVILLE TN 37218	04/04/2012	Attorney for Trustee Expenses (Trustee Firm)	Allowed	3120-000	\$0.00	\$184.50	\$184.50	\$184.50	\$0.00	\$0.00	\$0.00
	LARRY WILLIAMS  205 Powell Place Brentwood TN 37027	04/04/2012	Accountant for Trustee Fees (Other Firm)	Allowed	3410-000	\$0.00	\$400.00	\$400.00	\$400.00	\$0.00	\$0.00	\$0.00
	EVA M. LEMEH, TRUSTEE 4300 Kings Lane Nashville TN 37218	04/04/2012	Trustee Compensation	Allowed	2100-000	\$0.00	\$6,810.88	\$6,810.88	\$0.00	\$0.00	\$0.00	\$6,810.88

## CLAIM ANALYSIS REPORT

Page No: 2

Exhibit C

Case No. 12-01993  
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 Claims Bar Date: 07/03/2012

Trustee Name: Eva M. Lemeh  
 Date: 8/30/2013

Claim No.:	Creditor Name	Claim Date	Claim Class	Claim Status	Uniform Tran Code	Scheduled Amount	Claim Amount	Amount Allowed	Amount Paid	Interest	Tax	Net Remaining Balance
	ETRADE BANK  2730 Liberty Avenue Pittsburg PA 15222	02/25/2013	Real Estate-Consensual Liens (mortgages, deeds of trust, PMSI)	Allowed	4110-000	\$30,000.00	\$23,435.36	\$23,435.36	\$0.00	\$0.00	\$0.00	\$23,435.36

**Claim Notes:** payoff loan number 7901009002281930 for Jeff Potts  
 Property address 5747 Old Natchez Trace, Primm Springs, TN 38476

	JEFFREY TOMMY POTTS	06/20/2013	Funds Paid to Third Parties	Allowed	8500-002	\$0.00	\$17,782.32	\$17,782.32	\$17,782.32	\$0.00	\$0.00	\$0.00
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**Claim Notes:** half of insurance proceeds paid to non-debtor co-owner of 5747 Old Natchez Trace

Insurance Proceeds 89,000.00

Payoff (23,435.36)

Net proceeds 65,564.64

half due to co-owner jeff potts 32,782.32

½ to co-owner less 15,000 for purchase of debtor's half interest in land

to estate per agreed order (15,000.00)

net to co-owner 17,782.32

balance to estate

1	ALLY FINANCIAL  c/o Ally Servicing LLC P.O. Box 130424 Roseville MN 55113	03/08/2012	Personal Property & Intangibles-Consensual Liens (UCC, chattel, PMSI)	Disallowed	4210-000	\$0.00	\$23,716.95	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
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**Claim Notes:** disallow/secured-GMC SIERRA VIN 3GTRKVE34AG157836

2	HERITAGE SOUTH COMMUNITY CREDIT UNION PO BOX 2093 LEWISBURG TN 37091	03/27/2012	General Unsecured 726(a)(2)	Allowed	7100-000	\$0.00	\$50,851.83	\$50,851.83	\$0.00	\$0.00	\$0.00	\$50,851.83
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**Claim Notes:** allow/unsecured

## CLAIM ANALYSIS REPORT

Page No: 3

Exhibit C

Case No. 12-01993  
 Case Name: CALAHAN, WILLIAM LOYD AND CALAHAN, SHERRY JUSTENE  
 Claims Bar Date: 07/03/2012

Trustee Name: Eva M. Lemeh  
 Date: 8/30/2013

Claim No.:	Creditor Name	Claim Date	Claim Class	Claim Status	Uniform Tran Code	Scheduled Amount	Claim Amount	Amount Allowed	Amount Paid	Interest	Tax	Net Remaining Balance
3	GE CAPITAL RETAIL BANK c/o Recovery Management Systems Corp 25 SE 2nd Ave Suite 1120 Miami FL 33131-1605	04/24/2012	General Unsecured 726(a)(2)	Allowed	7100-000	\$0.00	\$4,017.46	\$4,017.46	\$0.00	\$0.00	\$0.00	\$4,017.46

**Claim Notes:** allow/unsecured

4	GE CAPITAL RETAIL BANK c/o Recovery Management Systems Corp 25 SE 2nd Ave Suite 1120 Miami FL 33131-1605	04/24/2012	General Unsecured 726(a)(2)	Allowed	7100-000	\$0.00	\$140.02	\$140.02	\$0.00	\$0.00	\$0.00	\$140.02
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**Claim Notes:** allow/unsecured

5	GE CAPITAL RETAIL BANK c/o Recovery Management Systems Corp 25 SE 2nd Ave Suite 1120 Miami FL 33131-1605	05/13/2012	General Unsecured 726(a)(2)	Allowed	7100-000	\$0.00	\$1,843.67	\$1,843.67	\$0.00	\$0.00	\$0.00	\$1,843.67
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**Claim Notes:** allow/unsecured

6	CAPITAL ONE BANK (USA), N.A. PO Box 248839 Oklahoma City OK 73124-8839	05/15/2012	General Unsecured 726(a)(2)	Allowed	7100-000	\$0.00	\$2,204.28	\$2,204.28	\$0.00	\$0.00	\$0.00	\$2,204.28
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**Claim Notes:** allow/unsecured

\$135,182.97	\$111,466.02	\$22,157.54	\$0.00	\$0.00	\$89,308.48
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## CLAIM ANALYSIS REPORT

Page No: 4

Exhibit C

Case No. 12-01993  
 Case Name: CALAHAN, WILLIAM LOYD AND CALAHAN, SHERRY JUSTENE  
 Claims Bar Date: 07/03/2012

Trustee Name: Eva M. Lemeh  
 Date: 8/30/2013

## CLAIM CLASS SUMMARY TOTALS

Claim Class	Claim Amount	Amount Allowed	Amount Paid	Interest	Tax	Net Remaining Balance
Accountant for Trustee Fees (Other Firm)	\$400.00	\$400.00	\$400.00	\$0.00	\$0.00	\$0.00
Attorney for Trustee Expenses (Other Firm)	\$32.72	\$32.72	\$32.72	\$0.00	\$0.00	\$0.00
Attorney for Trustee Expenses (Trustee Firm)	\$184.50	\$184.50	\$184.50	\$0.00	\$0.00	\$0.00
Attorney for Trustee Fees (Other Firm)	\$2,590.50	\$2,590.50	\$2,590.50	\$0.00	\$0.00	\$0.00
Attorney for Trustee Fees (Trustee Firm)	\$1,167.50	\$1,167.50	\$1,167.50	\$0.00	\$0.00	\$0.00
Funds Paid to Third Parties	\$17,782.32	\$17,782.32	\$17,782.32	\$0.00	\$0.00	\$0.00
General Unsecured 726(a)(2)	\$59,057.26	\$59,057.26	\$0.00	\$0.00	\$0.00	\$59,057.26
Personal Property & Intangibles-Consensual Liens (UCC, chattel, PMSI)	\$23,716.95	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Real Estate-Consensual Liens (mortgages, deeds of trust, PMSI)	\$23,435.36	\$23,435.36	\$0.00	\$0.00	\$0.00	\$23,435.36
Trustee Compensation	\$6,810.88	\$6,810.88	\$0.00	\$0.00	\$0.00	\$6,810.88
Trustee Expenses	\$4.98	\$4.98	\$0.00	\$0.00	\$0.00	\$4.98

## Exhibit D

**TRUSTEE'S PROPOSED DISTRIBUTION**

Case No.: 12-01993  
 Case Name: WILLIAM LOYD CALAHAN  
 SHERRY JUSTENE CALAHAN  
 Trustee Name: Eva M. Lemeh

Balance on hand: \$43,241.73

Claims of secured creditors will be paid as follows:

<b>Claim No.</b>	<b>Claimant</b>	<b>Claim Asserted</b>	<b>Allowed Amount of Claim</b>	<b>Interim Payments to Date</b>	<b>Proposed Amount</b>
0	ETrade Bank	\$23,435.36	\$23,435.36	\$0.00	\$23,435.36

Total to be paid to secured creditors: \$23,435.36  
 Remaining balance: \$19,806.37

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<b>Reason/Applicant</b>	<b>Total Requested</b>	<b>Interim Payments to Date</b>	<b>Proposed Payment</b>
Eva M. Lemeh, Trustee, Trustee Fees	\$6,810.88	\$0.00	\$6,810.88
Eva M. Lemeh, Trustee, Trustee Expenses	\$4.98	\$0.00	\$4.98

Total to be paid for chapter 7 administrative expenses: \$6,815.86  
 Remaining balance: \$12,990.51

Applications for prior chapter fees and administrative expenses have been filed as follows:  
 NONE

Total to be paid to prior chapter administrative expenses: \$0.00  
 Remaining balance: \$12,990.51

In addition to the expenses of administration listed above as may be allowed by the Court,  
 priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are: NONE

Total to be paid to priority claims:	<u>\$0.00</u>
Remaining balance:	<u>\$12,990.51</u>

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$59,057.26 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 22.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amt. of Claim	Interim Payments to Date	Proposed Amount
2	HERITAGE SOUTH COMMUNITY CREDIT UNION	\$50,851.83	\$0.00	\$11,185.61
3	GE Capital Retail Bank	\$4,017.46	\$0.00	\$883.70
4	GE Capital Retail Bank	\$140.02	\$0.00	\$30.80
5	GE Capital Retail Bank	\$1,843.67	\$0.00	\$405.54
6	Capital One Bank (USA), N.A.	\$2,204.28	\$0.00	\$484.86

Total to be paid to timely general unsecured claims:	<u>\$12,990.51</u>
Remaining balance:	<u>\$0.00</u>

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows: NONE

Total to be paid to tardily filed general unsecured claims:	<u>\$0.00</u>
Remaining balance:	<u>\$0.00</u>

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows: NONE

Total to be paid for subordinated claims:	<u>\$0.00</u>
Remaining balance:	<u>\$0.00</u>